

CJSC "Spitamen Bank"
STATEMENT OF FINANCIAL POSITION
as of September 30, 2026

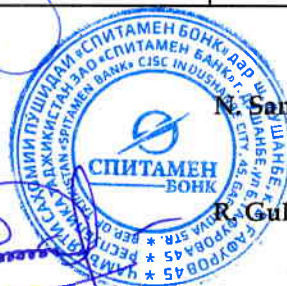
ASSETS:	TJS
Cash and balances with the NBT	850 679 165
Due from banks and other financial organisations	45 510 005
Loans to Customers	1 977 582 198
Interbank loans of non-bank credit organizations in the Republic of Tajikistan	12 161
Investment Securities	80 726
Property and Equipment	202 933 429
Reposessed collateral for sale	419 615
Intangible assets	16 616 350
Other assets	260 282 060
TOTAL ASSETS	3 354 115 709
LIABILITIES AND EQUITY:	
LIABILITIES	
Due to NBT	38 000 000
Due to banks and other financial organisations	503 619 325
Customer accounts	998 012 922
Borrowings	1 314 402 893
Other liabilities	60 489 920
TOTAL LIABILITIES:	2 914 525 060
CAPITAL:	
Share capital	180 181 900
Excess capital	-
Capital reserves	187 917 925
Retained earnings of previous years	-
Profit/(loss) of the current year	21 160 074
Subordinated debt	50 330 750
TOTAL CAPITAL:	439 590 649
TOTAL LIABILITIES AND EQUITY	3 354 115 709

Chairman of the Management Board

Acting Chief Accountant

N. Samandarzoda

R. Gulamadshoev



CJSC "Spitamen Bank"
PROFIT AND LOSS STATEMENT as of September 30, 2026

(TJS)

Interest income	284 115 764
Interest expense	(143 209 248)
NET INTEREST INCOME BEFORE THE RECOVERY OF THE LLP	140 906 516
Recovery of Loans Losses Provisions	(17 149 426)
NET INTEREST INCOME	123 757 090
Net gain on foreign exchange operations	70 324 333
Fee and commission income	21 011 099
Fee and commission expense	(15 309 416)
Other income	6 678 270
Other expenses	(1 192 635)
NET NON-INTEREST INCOME	81 511 651
TOTAL OPERATING INCOME	205 268 741
TOTAL OPERATING EXPENSES	(178 818 648)
PROFIT / (LOSS) BEFORE OTHER PROVISIONS	26 450 093
(Provision)/Recovery of other provisions	-
Profit / (Loss) BEFORE TAXATION	26 450 093
Income tax (Profit tax)	(5 290 019)
NET PROFIT / (LOSS)	21 160 074

Chairman of the Management Board

M. Samandarzoda

Acting Chief Accountant

R. Gulamadshoev

